

PATENT

Docket No. 3892-4000

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s) : Stephen Lange Ranzini
John Sheridan Group Art Unit: To Be Assigned

Serial No. : To Be Assigned Examiner: To Be Assigned

Filed : February 10, 2000

For : SYSTEM AND METHOD FOR SECURE ELECTRONIC FUND TRANSFERS

**STATEMENT (DECLARATION) CLAIMING SMALL ENTITY STATUS
37 CFR §1.97(f) AND §1.27 (c)) – SMALL BUSINESS CONCERN**

I hereby state that I am

the owner of the small business concern identified below:

[X] an official of the small business concern empowered to act on behalf of the concern identified below

NAME OF CONCERN Michigan BIDCO, Inc.

ADDRESS OF CONCERN University Bank; 959 Maiden Lane; Ann Arbor, Michigan 48105

I hereby state that the above identified small business concern qualifies as a small business concern as defined in 13 CFR §§ 121.3-18, and reproduced in 37 CFR § 1.9(d), for purposes of paying reduced fees under section 41(a) and (b) of Title 35, United States Code, in that the number of employees of the concern, including those of its affiliates, does not exceed 500 persons. For purposes of this statement, (1) the number of employees of the business concern is the average over the previous fiscal year of the concern of the persons employed on a full-time, part-time or temporary basis during each of the pay periods of the fiscal year, and (2) concerns are affiliates of each other when either, directly or indirectly, one concern controls or has the power to control the other, or a third party or parties controls or has the power to control both. I hereby state that exclusive rights under contract or law have been conveyed to and remain with the small business concern identified above with regard to the invention entitled:

SYSTEM AND METHOD FOR SECURE ELECTRONIC FUND TRANSFERS

by

inventor(s) Stephen Lange Ranzini; John Sheridan

described in

[X] the specification filed herewith
[] application Serial No. _____, filed _____
[] Patent No. _____, issued _____

If the rights held by the above identified small business concern are not exclusive, each individual, concern or organization having rights to the invention is listed below and no rights to the invention are held by any person, other than the inventor, who could not qualify as an independent inventor under 37 CFR 1.9(c) if that person made the invention, or by any concern which would not qualify as a small business concern under 37 CFR 1.9(d), or a nonprofit organization under 37 CFR 1.9(e).

NAME _____

ADDRESS _____
 Individual Small Business Concern Nonprofit Organization

NAME _____

ADDRESS _____
 Individual Small Business Concern Nonprofit Organization

I acknowledge the duty to file, in this application or patent, notification of any change in status resulting in loss of entitlement to small entity status prior to paying, or at the time of paying, the earliest of the issue fee or any maintenance fee due after the date on which status as a small entity is no longer appropriate. (37 C.F.R. 1.28(h))

NAME OF PERSON SIGNING Stephen Lange Ranzini

TITLE OF PERSON IF OTHER THAN OWNER Treasurer

ADDRESS OF PERSON SIGNING

University Bank; 959 Maiden Lane, Ann Arbor, Michigan 48105

SIGNATURE S. L. R. DATE February 9, 2000

FORM: SMALL.BUS
Rev. 05/26/98

NOTE: Separate statements are required from each name person, concern or organization having rights to the invention averring to their status as small entities. (37 CFR 1.27).